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Interim Final Rules for Group Health Plans and Health Insurance Coverage Relating to Status as a Grandfathered Health Plan Under the Patient Protection and Affordable Care Act

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Submitter Information

Name: Kevin C Curry

Address:

12129 Lake Estates Avenue

Baton Rouge, Louisiana, United Kingdom, 70810

Email: kevinccurry@cox.net

Phone: 225-757-8559

General Comment

My insurer believes that if I choose to drop maternity coverage on my high deductible individual plan, then I will lose grandfathered status. If this is correct, then this is unfair.

I, as the insured patient, should be able to reduce coverage under my individual policy without losing grandfathered status. I no longer need maternity coverage and would like to reduce my premiums. If I lose grandfathered status, my premiums might increase.

Please clarify in the regs that the insured/patient of an individual policy can change coverages like this without losing grandfathered status. This should be treated differently from a plan or insurance company imposing this change upon patients/insureds.

Thanks.